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The study to determine customers preference of using claims system via the internet at National Insurance Company Limited, Thailand

Kunthorn Baosuwan

A STUDY TO DETERMINE CUSTOMERS PREFERENCE OF USING CLAIMS SYSTEM VIA THE INTERNET AT NATIONAL INSURANCE COMPANY LIMITED, THAILAND

A Project

Presented to the

Faculty of

California State University,

San Bernardino

In Partial Fulfillment

of the Requirements for the Degree

Master of Arts

in

Interdisciplinary Studies

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ABSTRACT

National Insurance Company Limited (NAT), established in 1997, is one of seventy-seven non-life insurance companies in Thailand. With the widespread and growing use of the Internet, it would be a facilitative tool to resolving claims more quickly, and at a lower cost than current methods. The purpose of this project is to determine NAT Customer Preferences for using claims system via the Internet. The company management can use the results in order to direct activities towards areas in which improvement may be needed and upon which attention and focus can be directed. The results of this project may also help their daily job tasks easier. Of 150 questionnaires handed out, 85 were completed and met the criteria that the bad experience using the Internet will not be the issue of this survey. The sample population consisted of sixty-six (66%) males and thirty-four (34%) females. The sample population range in ages mostly from twenty-six to fifty-five. The questionnaire was divided into four main sections which attempted to assess how Internet technology on the claims system contributes to the customer opinion and preference. The research results are as follows: Not only the assessment for claims system

without the Internet is positive, but the assessment for claims system via the Internet is also positive. Although a majority of the respondents agreed that claims system without the Internet can save their time, but they disagreed that the system can help them perform better. Furthermore, most of the respondents also disagreed that company should continue provide this system. On the other hand, the customer opinions toward claims system via the Internet were concluded to be in the high degree. Not only a majority of the respondents agreed that Claims System via the Internet can save their times, but they also agreed that the system can help them perform better. Moreover, most of the respondents also agreed that company should continue to develop this system.

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Special thanks go to my committees; Dr. C.E. Tapie Rohm Jr., Dr. Michael Menasco, and Dr. Donna Simmons for giving their support through this project. I very appreciate their help. Importantly, I would like to thank you Dr. Sandra Kamusikiri, Associate Vice President and Dean of Graduate Studies, and again Dr. C.E. Tapie Rohm Jr. who give me another opportunity to finish this project, and get my master degree. Furthermore, I would like to thank my father and mother; Prachuab, Jintana Baosuwan who give me everything in my life. Finally, I would like to thank Siriwan B. who continues to enrich my life and be my lovely wife for good.

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CHAPTER ONE

INTRODUCTION

In the world of globalize business, the more information can be obtained, the more customers can be reached. Computers have become an integral part of every day life. Each and every day, individuals use personal computers and surf the Internet to gain a multitude of information. The Internet has facilitated communication in a much broader sense. Virtual communities on the Internet have formed within organizations to further their forms of communication. Moreover, people now communicate globally through computers like never before (Birnie& Horvath, 2002). Computer-Mediated Communication (CMC), primarily in the form of electronic messages (e-mail), has become a dominant mode of communication for organizations. Networking and e-mail software support communication of messages, sending of attached files and working in groups. Organizations continually strive to enhance interaction, productivity, quality and learning by introducing new and innovative communication mediums (Carey& Kacmer, 1997).

In Thailand, the topic of the Internet is extremely important to every business especially in the insurance

industry, one of the most information intensive service industries in Thailand. With the abundant competitors in this sector, there are many ways to satisfy customers, yet the most important, and now the major topic in Thai insurance companies is "How to optimize the claims system, and make the customers satisfied?"

National Insurance Company Limited (NAT), established in 1997, is one of seventy-seven non-life insurance companies in Thailand. With paid up capital of 300 million baht or $7.5 million, and good reputation in customer services, the Company's principal activity is the provision of non-life insurance including fire, marine, motor and miscellaneous insurance.

Statement of the Problem

With the widespread and growing use of the Internet, "Could that medium become an enhancement to present communication methods to improve the exchange of information within the insurance claims system?" By determining whether the Internet would be a facilitative tool to resolving claims more quickly, and at a lower cost than current methods, NAT may realize potential cost

savings, increased customer satisfaction and improved efficiency.

Claims system is one of the most important factors in customers' decisions whether to buy the service or remain the company's customer. When customers, policyholders, purchase a policy to protect themselves, property and family, they encounter a multitude of forms, documents and new information responsibilities, such as updating policy information, deleting, or adding coverage. Once customers need to file a claim due to loss, they will encounter even more information exchanges, occurring between themselves, the claim department, police department, hospitals and other related individuals, and facilities. Most of this information is exchanged via telephone, postal mail, and interpersonal.

Purpose of the Study

The purpose of this project is to determine NAT Customer Preferences for using claims system via the Internet. The company management can use the results in order to direct activities towards areas in which improvement may be needed and upon which attention and focus can be directed. The results of this project may also

help their daily job tasks easier. The purpose can be categorized as follows:

- To determine if using claims system via the Internet will increase the satisfaction of customers in terms of preferences comparing to claims system without the Internet.
- Should company continue to develop new tools of claims system via the Internet for customers?

Research Questions

The study seeks to answer the following research questions:

RQ1: Are customers satisfied with the claims system without the Internet that they use?

RQ2: Are customers satisfied with the claims system via the Internet that they use?

RQ3: Can the claims system via the Internet that customers use help customers perform better?

RQ4: Can the claims system via the Internet that customers use help customers saves times?

Hypotheses

H_0: The assessment for claims system without the Internet is negative.

H_1: The assessment for claims system without the Internet is positive.

H_0: The assessment for claims system via the Internet is negative.

H_2: The assessment for claims system via the Internet is positive.

H_0: The claims system via the Internet cannot help customers perform better.

H_3: The claims system via the Internet can help customers perform better.

H_0: The claims system via the Internet cannot help customers save times.

H_4: The claims system via the Internet can help customers save times.

Definition of Terms

Auto Insurance Claims - Auto Insurance Claims are comprised of investigations, evaluations, and payment due a customer because of the loss.

Bodily Injury - A physical or mental injury sustained due to the negligence of an Insured, or Third-Party.

Carrier - Another term for insurance company.

Claimant - an individual who files a claim against an insurance company due to losses as a result of the policyholder's negligence. (Generally considered the person who is not insured with the company)

Claims System - Auto Insurance Claims process at NAT.

Customers - Policyholder/ People who bought a policy, and had a current account with NAT.

Customer Satisfaction - A customer's positive, neutral, or negative feeling about the value received from an organization's product or service (Harrell, 2002).

Expenses - Fees charged to the insurance company to investigate, and defend an Insured.

Indemnity - The payment made to the Insured or Claimant for damages to property or bodily injury.

The Internet - A system of linked computer networks, international in scope, that facilitates data transfer

and communication services, such as remote login, file transfer (FTP), electronic mail (e-mail), newsgroups, and the World Wide Web (NetLingo Inc. 2005).

The Intranet - A private network, within a company or organization, that serves shared applications intended for internal use only (NetLingo Inc. 2005).

Insured - The individual who purchased an auto insurance policy.

Loss - An event which causes injury or property damage to a person or thing.

NAT - National Insurance Company Limited.

NON-LIFE INSURANCE - a broad insurance distinction between insurance companies writing life, and health insurance and those writing the property insurance or "non-life" lines of fire, marine, auto, casualty, and surety.

Property Damage - Damage to property owned by a Claimant or Insured, due to the negligence of an Insured.

Third-Party - Third-Party may also be a Claimant, or a negligent individual who may or may not insured with the Insured's insurance company.

Limitation

The study will focus on the use of the Internet by customers who have claims in both of the systems, claims system without the Internet, and claims system via the internet, and not those shopping for insurance rates. The study is intended to address claim issues, rather than a customer's interest in insurance service and pricing.

Organization of the study

This project portion was divided into five chapters. Chapter one provides the background for the research, statement of problems, the purpose of the study, research questions, and organization of study. Chapter two consists the literature review, and provides a background of the related literature. Also contained within this chapter is a better definition of the Internet customer service, and the claims system. Chapter Three describes the methodology used in this study, questionnaire design, sample and data collection, data entry and statistical analysis. Chapter Four presents the results and describes the analysis of the data. Chapter Five presents the conclusions, implications, and recommendations for future research. The Appendix of

this project consists of: Appendix A: Questionnaire.

Finally, the references.

CHAPTER TWO

LITERATURE REVIEW

This section begins by exploring the history of the Internet, and provides a background of the related literature, such as, Computer-Mediated Communication (CMC). Also contained within this chapter is a better definition of Internet Customer Service, and the claims system.

History of the Internet

The Internet Society (2005) gives information regarding the history of the Internet. It indicated that in 1973, the U.S. Defense Advanced Research Projects Agency (DARPA) initiated a research program to investigate techniques and technologies for interlinking packet networks of various kinds. The objective was to develop communication protocols which would allow networked computers to communicate transparently across multiple, linked packet networks. This was called the Internetting project and the system of networks which emerged from the research was known as the "Internet." The system of protocols which was developed over the course of this research effort became known as the TCP/IP Protocol Suite,

after the two initial protocols developed: Transmission Control Protocol (TCP) and Internet Protocol (IP).

In 1986, the U.S. National Science Foundation (NSF) initiated the development of the NSFNET which, today, provides a major backbone communication service for the Internet. With its 45 megabit per second facilities, the NSFNET carries on the order of 12 billion packets per month between the networks it links. The National Aeronautics and Space Administration (NASA) and the U.S. Department of Energy contributed additional backbone facilities in the form of the NSINET and ESNET respectively. In Europe, major international backbones such as NORDUNET and others provide connectivity to over one hundred thousand computers on a large number of networks. Commercial network providers in the U.S. and Europe are beginning to offer Internet backbone and access support on a competitive basis to any interested parties.

"Regional" support for the Internet is provided by various consortium networks and "local" support is provided through each of the research and educational institutions. Within the United States, much of this support has come from the federal and state governments, but a considerable contribution has been made by industry. In Europe and

elsewhere, support arises from cooperative international efforts and through national research organizations. During the course of its evolution, particularly after 1989, the Internet system began to integrate support for other protocol suites into its basic networking fabric. The present emphasis in the system is on multiprotocol interworking, and in particular, with the integration of the Open Systems Interconnection (OSI) protocols into the architecture.

Both public domain and commercial implementations of the roughly 100 protocols of TCP/IP protocol suite became available in the 1980's. During the early 1990's, OSI protocol implementations also became available and, by the end of 1991, the Internet has grown to include some 5,000 networks in over three dozen countries, serving over 700,000 host computers used by over 4,000,000 people.

A great deal of support for the Internet community has come from the U.S. Federal Government, since the Internet was originally part of a federally-funded research program and, subsequently, has become a major part of the U.S. research infrastructure. During the late 1980's, however, the population of Internet users and network constituents expanded internationally and began to include commercial

facilities. The bulk of the system today is made up of private networking facilities in educational and research institutions, businesses and in government organizations across the globe.

Computer- Mediated Communication (CMC)

Computer-Mediated Communication systems (CMC) are designed to help people work together more effectively. These systems enable voice mail to deflect unanswered phone calls to devices such as voice response units, car phones, and hand held personal communication devices. Other examples include video conferencing, groupware, electronic messages (e-mail), and a group decision-support system (GDSS), an interactive computer-based system that helps groups of people solve unstructured problems (Desanctis & Gallupe, 1987). GDSS also facilitates disseminating, evaluating, recording and implementing ideas. These systems allow individuals throughout the world to work on a single project, participate in brainstorming sessions, and attend classes without leaving their offices. It is important that CMC systems be considered as alternatives to traditional communication methods because they provide a variety of tools that allow users to communicate. These new

communication alternatives help resolve time and space constraint issues imposed on employees (Raciti, 1996).

Technology software offers some advantages over traditional communication in collaborative CMC (Benbasat& Lim, 1993; Boiney, 1998). Since computers are present in almost every business, CMC gives employees the advantage of communicating with fellow colleagues independent of their physical location, even from the most remote areas. Discussion lists, e-mails, and bulletin boards are not necessarily dependent on a time frame. Once information is sent by e-mails, for example, the receiver can take as much time as needed to respond. The easy access of e-mails and chat rooms provides employees with the opportunity to communicate discuss and agree on mutual norms and symbols. Different formats in communication allow users who may be underdeveloped in traditional social interaction to communicate through alternative modes.

The ability to communicate through CMC is because of the network of computers, in which CMC users share a mutual exchange and understanding of textual data. The CMC environment is an inexpensive way for group members to collaborate regardless of location (Dietrich, Grear, & Ruth 1998; Crawford, 1998). The ability to collaborate with

consist of collective controls, management, and enforcement of rules without the explicit explanation from the employees' coordinator (Allbritton, 1996). The employees accept the norms and behavior during the exchange of messages and information. The ability of the group and the concern of the members during CMC are considered imperative for the flow of information and the advance of interpersonal communication (Allbritton, 1996). When reviewed in terms of interpersonal approach, CMC affects personal communications. Parks (1996) indicates that face-to-face communication is the most important form of interpersonal communication. Face-to-face interactions are advantageous in that they enhance messages with use of facial expressions, hand and arm gestures, context cues, and other available physical means. Telephones are a secondary access to communication but only as an audio medium. Employees who communicate by telephone can only communicate and respond to tones and inflections of the voice.

Therefore, with the loss of face-to-face interactions and audio cues, CMC can extend or decrease interpersonal communication (Parks& Floyd, 1996). The degree of interpersonal communication through CMC depends upon the

ability of the user to accept the available technology, the skill to integrate the technology, and the capability to integrate this technology when communicating interpersonally via a computer (Allbritton, 1996). The accessibility of e-mail and chat rooms, for example, provide employees different modes to communicate. According to (Allbritton, 1996), traditional social communication and internet social communication, according to research may differ quite a bit. Computer mediated communication reduces the effects of communication to its lowest level (Allbritton, 1996), while CMC is typed as an extension of face-to-face communication. As social creatures, humans have rapidly developed their ability to socialize on the internet. Social network theory, social motives theory, use and gratification theory are an integral part of CMC and are also considered to be extensions of face-to-face communication (Birnie, Sarah& Horvath, 2002).

Internet Customer Service

The claims department is just one division of an insurance company. The underwriting department writes the policy and determines the amount of premium, or fee to

charge its customers for a risk. The claims department investigates, evaluates and pays for the damages incurred to property or persons involved in a loss due to an accident or negligence of another person.

It is very challenging for the claims division to administer the paper flow associated with claims investigations, make payments, prevent fraud and abide by the standards of the Department of the Insurance. The time spent investigating a claim must be juggled with other responsibilities, such as court appearances, the continual onslaught of new claims and the everyday issues facing the employee. The paperwork associated in processing a claim with the present system decreases the likelihood that the claim representative will be able to complete an investigation, make payment promptly, look for fraud indicators and ensure standards are met within a timely manner.

The claims division in essence acts as an intermediary between the claimant and the insured. In a sense, the claims division becomes a mediator, much like an independent party, which is a valuable tool in reducing the stress on the two parties who are often required to

cooperate, such as provide information regarding the facts of an accident so fault can be determined. However, this can create additional work for the claims staff due to the disputed versions of an accident, and the necessity to obtain additional investigative work, such as witness statement and on-scene investigations to obtain photographs of the area in question. This limits the time available for the claim representative to be in an office to personally assist the customer. These investigation expenses are borne be the insurance carrier, and this service is provided at no cost to either the insured or the claimant.

The customer service industry is in the midst of changing, based upon the technology now available to provide better tools for communication and transmission of data. The insurance industry has generally relied upon a staff of claim professionals to handle a claim from inception to conclusion, using the traditional tools available: the telephone, postal service, and person-to-person interviews.

The Internet has helped provide new tools in the arsenal to provide better customer service. New methods of providing customer service with the use of technology are

referred to as Customer Relationship Management (CRM). CRM is the marketing, sales, and service pertaining to customers. It is comprised of a software system that manages information a business may collect regarding consumers, including customer names, purchases, return, etc. The need for a company to have as much information about its customers as possible allows the firm to help provide that customer with better customer service, by knowing what products they may decide to buy or reject in the future.

According to Bose (2002), CRM is an enterprise wide integration of technologies and functions such as data warehouse, Web sites, intranet/extranet, telephone support system, accounting, sales, marketing and production. Compton (2002), Executive Editor of CRM magazine also gives definition of CRM as a company-wide business strategy designed to reduce costs and increase profitability by solidifying customer loyalty.

Naturally the ability to utilize an Internet system requires some knowledge on the part of the customer, and the employer needs to ensure that its staff is properly

trained to assist customers when encountering difficulty with the system.

The Claims System

Nowadays, most insurance companies use an internal network system, which contains claim and policyholder information. The system is accessible only to the company, and each of its branch offices, such as an Intranet System, but is not tied into an Internet System. The computer system provides a claims representative with the ability to access claim, and policy information on a policyholder, and the individual filing the claim, known as the "claimant." Any access to the Internet is completely separate and unrelated to the claims information. For example, a claims representative may use the Internet to locate information on a medical condition. The employee must log onto the Internet, search for the necessary information and log into a separate claim system if they wish to enter notes regarding the medical findings into the claim file, switching back-and-forth between the claim screen and the Internet page.

Presently, insurance companies realize that the overwhelming use of paper and the desire to provide

superior customer service can be alleviated with the use of technology. Technology is the best way to help retain customers by offering better services, such as claims resolution, in addition to reducing expenses incurred in mountains of paperwork (Sweeney, 2000).

By not having one system of communication for the entire company, an employee will find duplication in work processes. Presently, the Intranet system utilized by most insurance claim offices may be used to document an injury claim, total loss of an insured vehicle, or a suspect claim. However, with this system, the information cannot be transferred to another company or organization. For example, if a claim is determined to be fraudulent, the claim must be submitted to the Department of Insurance. Rather than a simple transfer of data from the current system, the employee must type all the claim information a second time onto the government agency website.

Most insurance companies either have a claims department to process claims, or outsource. When the claims division initially receives a claim, it is assigned to a claims representative. The representative must initially verify the policy coverage and effective dates, then contact the policyholder and obtain a statement to verify

the facts of the incident. The claims representative continues to conduct an investigation of the facts surrounding the claim, obtains a police report and photographs of the scene in question, interviews all individuals involved, inspects property damage and then analyzes the data collected. All these factors help assist in determining whether to accept or deny the claim.

Once liability has been determined and the claim is accepted for payment, the claims representative must determine the value to repair the property damage, and in cases of personal injury, must await the claimant to complete treatment. The injury portion of the claim requires forms to be sent to the claimant, authorizing release of information, a written description of the nature of the injury, the treating doctor or facility, and other miscellaneous information. The medical records and bills are ordered upon completion of the treatment, and the representative reviews the bills to verify if they are reasonable, determines the fair value of the claims, including the claimant's time and inconvenience. Figure 1 shows a graphic view of the numerous lines of communication among the individuals involved in the claim process.

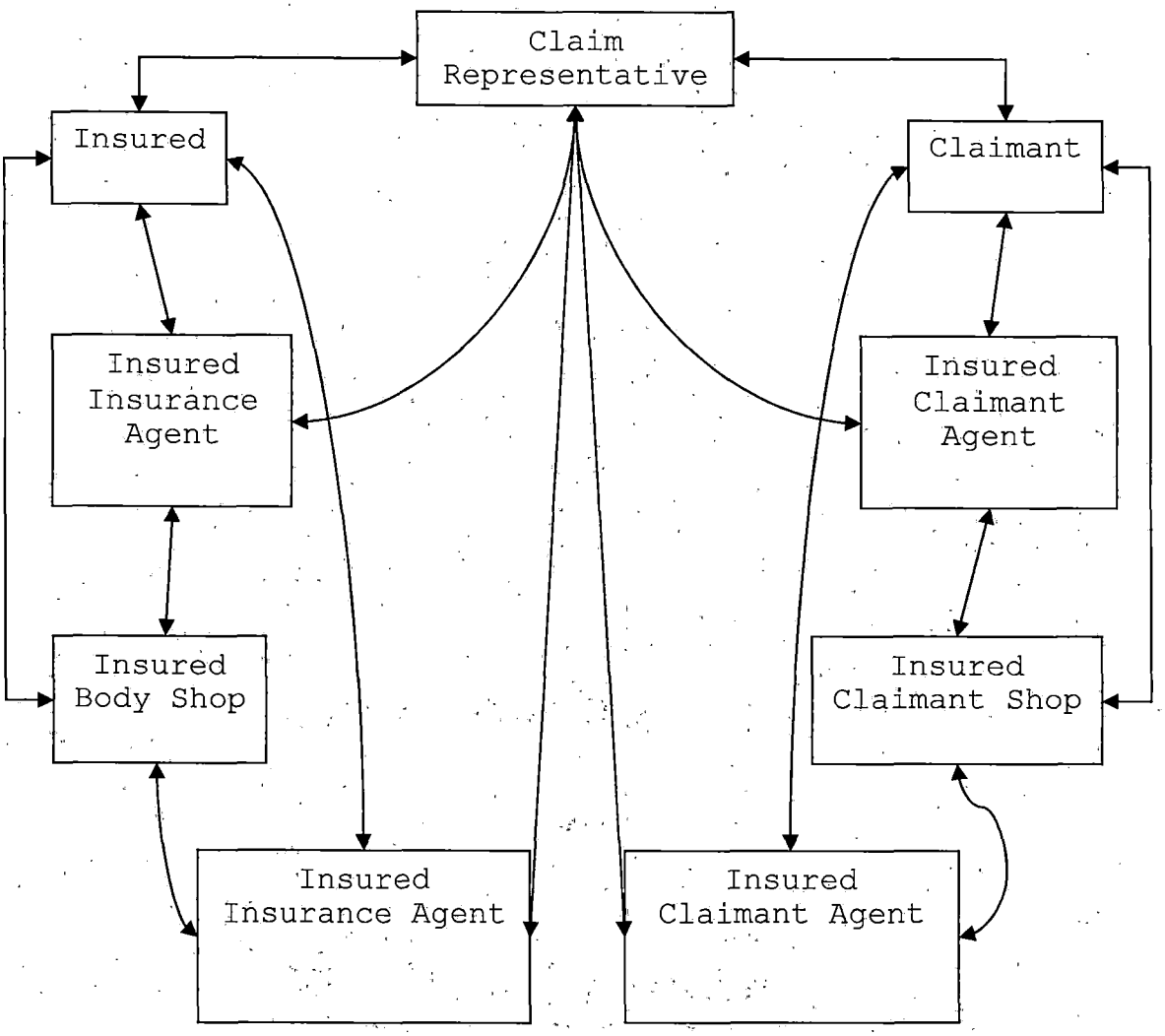

Figure 1. Claim System Schematic

After the evaluation process has been complete, the claim representative must contact the insured or claimant and inform them of the resulting analysis. This may lead to an immediate settlement, or may be delayed due to discrepancies in the information provided, such as medical

bills omitted or additional property damage not previously accounted for by the claims representative. Once an agreement can be made between the claims representative and the claimant, a release is sent, and upon receipt of a signed release by the claimant, a check can be processed and the claim will be closed.

Most claims are handled by phone or written contact via mail. Some firms employ "field representative" who make physical contact with policyholders or claimants, or the insurance company may hire an outside firm to handle the processes of investigation. The analysis of the claim is completed by the claims representative at the office, and on occasion the settlement process is done in person with the claimant.

The entire process is done with virtually no information technology assistance, other than the Intranet claim system, which provides policyholder information, such as name, address, property insured, policy limits and effective dates, etc. However, the claim investigation and evaluation is completed without the assistance of a central computing system. In a paper system, all investigative materials collected are kept in a claim file, from which

the claim representative will analyze the information and determine claim value. Once a check is to be issued, the Intranet claim system will process the payment based upon the input from the employee. There is no interaction between a computerized system and the individuals involved: the claims representative, the policyholder, the claimant, or the insurance carrier.

If any insurance company presently offers a website, its link to the claims division may contain very limited information and possibly, even claim forms (see figure 2) which can be very cumbersome and overwhelming for those not familiar with the claims process, as they may have never before encountered the concept of "filing a claim."

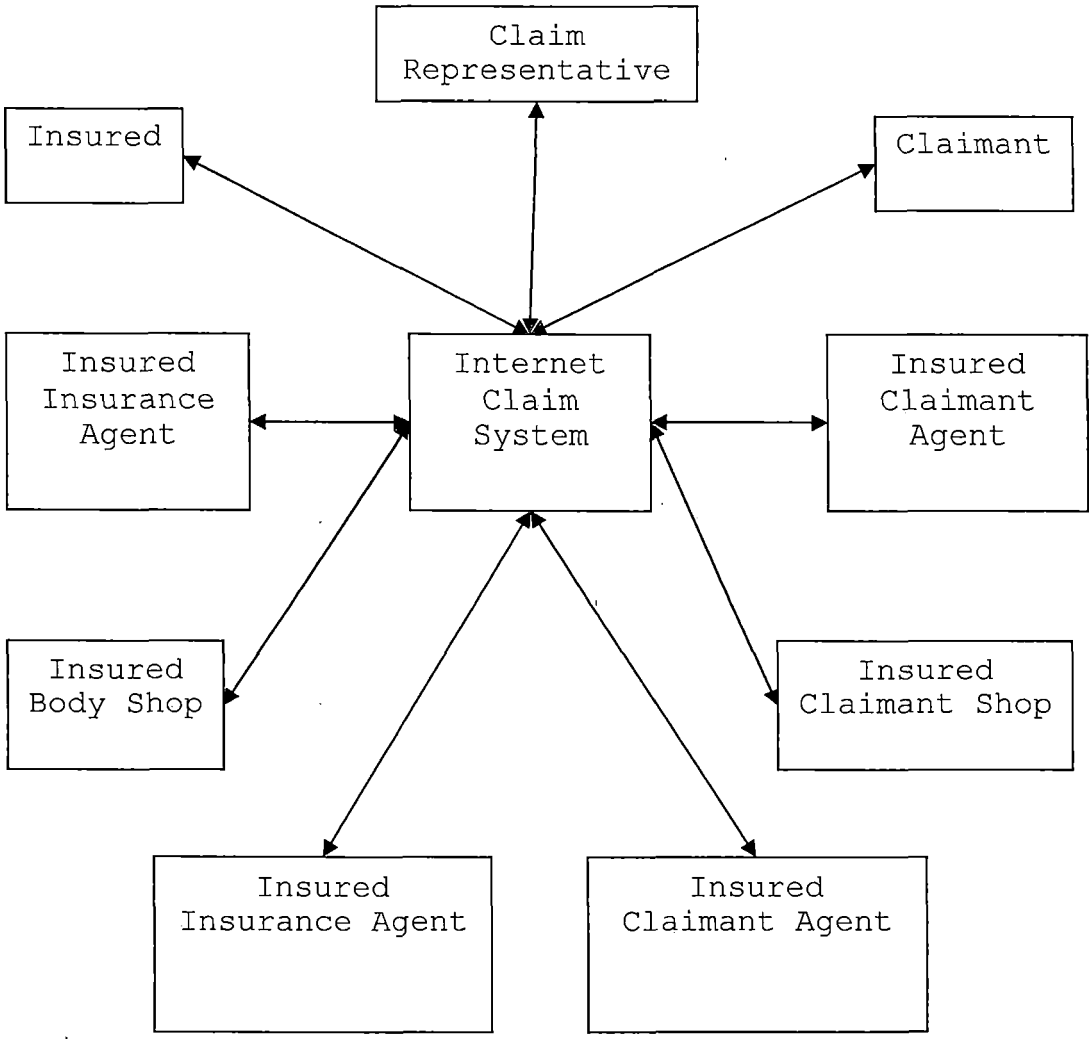

Figure 2. Internet Claim System Schematic

CHAPTER THREE

METHODOLOGY

This project study employed survey research by using a questionnaire as an instrument. This chapter will describe the methodology used in the research including sample and data collection, questionnaire design, measurement of variables, and data analysis.

To achieve the purpose of the study, the questionnaire survey was used to gather information based on the research objective discussed. This research aimed to gather information regarding performance and preference of customers in using claims system with a survey instrument. This research is valuable in meeting the need of the target population, who are customers of the company. Before this study, customers' preference and performance were not known.

Sample and Data Collection Method

Primary data for this research were collected using a self-administered questionnaire designed to serve the purpose of the research. The sample was selected from the company customers who use claims systems, existing claims

system without the Internet, and claims system via the Internet. Of 150 questionnaires handed out, 120 were completely returned and 85 met the criteria from question three and four that the bad experience using the Internet will not be the issue of this survey. The data were collected by personal interview at the company between March 1st and April 15th 2005. The collect questions were asked about the opinion and preference of the Claims System that they have used or are using.

Questionnaire Design

The questionnaire was divided into four main sections, each of which attempted to assess how Internet technology on the claims system contributes to the customer opinion and preference as follows:

- The use of the Internet experience.
- Identifying the types of claims system, whether he or she is satisfied with company's offered.
- Determining important/ performance of the claims system.
- Finally, it will seek demographic information about the customers.

Pre-testing of questionnaire was done by one of the respondent and rectified it to the final version of 4 parts and 16 questions (See Appendix A). Part I, data were collected to separate the bias of the study due to the Internet access issue. A 7-point Likert scale was used in part II to ask the degree of important with anchor from "Very poor" to "Very good" between ICS (Internet Claims System) and TCS (Traditional Claims System). A 5-point labeled Likert type scale was used in part III with anchor from "Strongly agree" to "Strongly disagree" to assess the opinion and preference in each claims system. Part IV was used to collect demographic information about the respondents. The three-page survey required approximately seven minutes of time for the respondent to complete.

Measurement of Variables

The questionnaire used in this study contains scales that measure the customer opinion and preference as well as various factors that were considered to influence the dependent measure. The hypotheses can be described as follows:

H_1: The assessment for claims system without the Internet is positive.

Dependent Variable: The dependent variables are the responses by customers from the survey.

Independent Variable: The independent variable is the claim system that the company provides.

H_2: The assessment for claims system via the Internet is positive.

Dependent Variable: The dependent variables are the responses by customers from the survey.

Independent Variable: The independent variable is the claim system that the company provides.

H_3: The claims system via the Internet can help customers perform better.

Dependent Variable: The dependent variable is the responses by customers from the survey.

Independent Variable: The independent variable is the claim system that the company provides.

H_4: The claims system via the Internet can help customers save times.

Dependent Variable: The dependent variable is the responses by customers from the survey.

Independent Variable: The independent variable is the claim system that the company provides.

Scoring Criteria

Testing the hypotheses above, questions were created in part II and III, as describes as follows:

For part II of the questionnaire, the answer for each will be weighted as follows:

Very good	7 points
Good	6 points
Somewhat good	5 points
Neither poor nor good	4 points
Somewhat poor	3 points
Poor	2 points
Very poor	1 point

For part III of the questionnaire, the answer for each will be weighted as follows:

Strongly agree	5 points
Agree	4 points
Neither agree nor disagree	3 points
Disagree	2 points
Strongly disagree	1 point

Data Entry and Statistic Analysis

After collecting all data, Statistic Package for the Social Science for Windows (SPSS for Window Program) was employed for data processing and statistical analyses. Score for items negatively stated on Likert-type scales were reversed for the purposes of computing an index through aggregating and averaging. Descriptive statistics were applied to analyze the data from the questionnaire in order to answer the research questions. The Hypothesis testing (T-test) was used to evaluate the data. Frequencies statistic was also used for the main statistic analyze.

CHAPTER FOUR

RESULTS

General Background of the Respondents

This study was conducted under the principle guideline of research methodology. One hundred fifty questionnaires were handed out to respondents participating in the survey. Although one hundred twenty questionnaires were returned, but only eighty five were useable since only eighty five respondents have never had any bad experience using the Internet and answered "yes" to question 3 of part I, and also answered "no" to question 4 of part I.

Table 1 shows the gender composition of respondents. Out of 85 respondents, there were 56 males (65.9%) and 29 females (34.1%).

Table 1. Respondents Grouped by Gender

Gender	Frequency	Percentage
Male	56	65.9
Female	29	34.1
Total	85	100.0

Table 2 shows that the age of 26-35 year olds represented the most frequency of 29 or 34.1 percent, followed by the 36-45 year olds, and 46-55 year olds with the same frequency of 23 or 27.1 percent. There were 7 respondents or 8.2 percent who were age between 17-25 year olds, and 3 respondents or 3 percent older than 55 years old.

Table 2. Respondents Grouped by Age

Age	Frequency	Percentage
17-25 year olds	7	8.2
26-35 year olds	29	34.1
36-45 year olds	23	27.1
45-55 year olds	23	27.1
over 55 years old	3	3.5
Total	85	100.0

Table 3 of the respondents grouped by period being company's customer shows that the period of 1-3 year olds scoring the most frequency of 26 or 30.6 percent, followed by the period of 4-6 year olds and more than 6 years with 29.4 percent and 21.2 percent respectively. There were 10 respondents or 11.8 percent who were the customer between 6

months and 1 year. Six of respondents or 7.1 percent were the customer less than 6 months.

Table 3. Respondents Grouped by Period being Company's Customer

Period being Company's Customer	Frequency	Percentage
Less than 6 months	6	7.1
6 months- 1-year	10	11.8
1-3 years	26	30.6
4-6 years	28	29.4
More than 6 years	18	21.2
Total	85	100.0

Table 4 shows the percentage of the respondent's education. Most of the respondents or approximately 65.9 percent had a bachelor degree, college graduated. The total number of high school diploma or less is 15 or 17.6 percent. The respondents who graduated master degree are 9 or 10.6 percent while 5 respondents or 5.9 percent chose others for this question.

Table 4. Respondents Grouped by Education

Education	Frequency	Percentage
High school diploma or less	15	17.6
College graduated	56	65.9
Master's degree	9	10.6
Others	5	5.9
Total	85	100.0

From the answer of respondents in the question 1 of part I (see figure 3), thirty three respondents or 38.8 percent can access the Internet at only work place. Similar portion to thirty two respondents or 37.6 percent can access the Internet at home solely while twenty respondents or 23.5 percent can access the Internet both home and work place. The fact the respondent has accessibility to the Internet supports concerns whether the customer would have access to the company's Internet claim site.

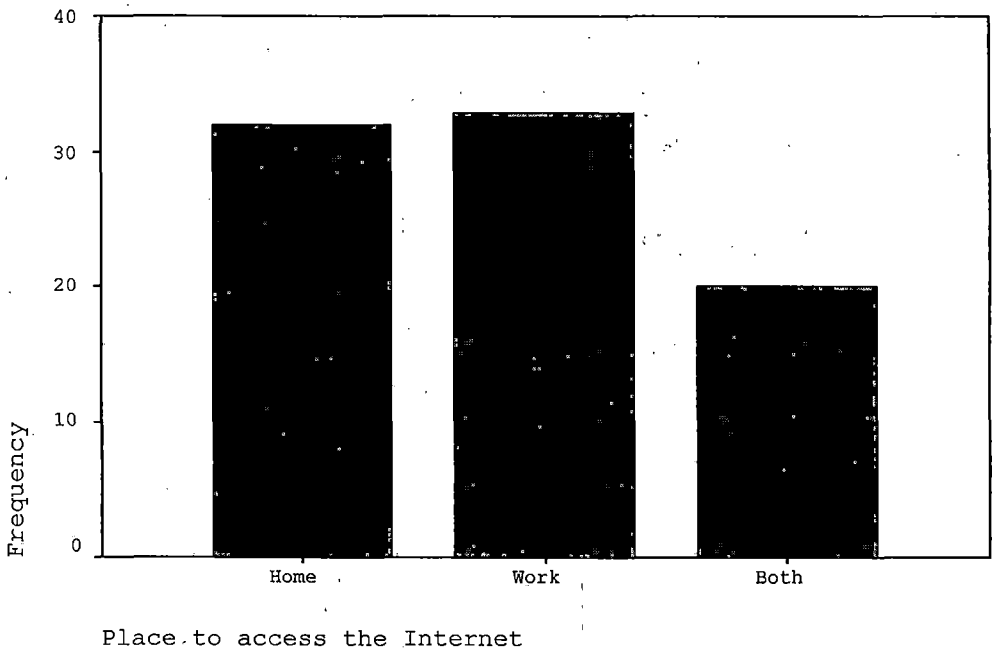

Figure 3. Results of the Survey, Question 1

From the answer of respondents in the question 2 of part I (see figure 4), twenty four respondents or 28.2 percent use ADSL access the Internet while twenty three respondents or 27.1 percent use Dial-Up access the Internet. The most frequency of twenty nine or 34.1 percent chose others for the type of Internet access, and nine respondents or 10.6 percent chose cable.

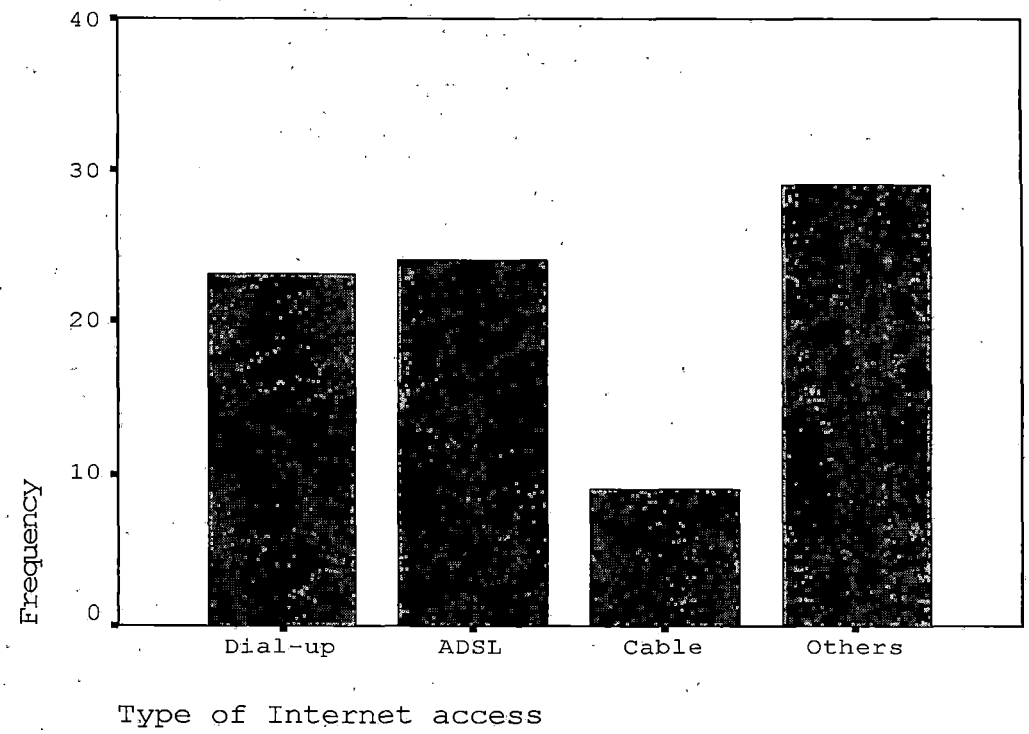

Figure 4. Results of the Survey, Question 2

Customer Preferences toward Claims System without the Internet

The customer preference towards the Claims System without the Internet from the question 5 (see table 5) by the 85 respondents can be explained as follows:

- Over all. The respondents answered the most with "good" by approximately 56.5 percent followed by the "very good" of 27.1 percent. The group of "somewhat good," "neither poor nor good," and "somewhat poor" is 9.4, 2.4, and 4.7 percent respectively. The

average score of preference is 5.99 considering as highly appreciated.

- Response time. Most respondents answered "very good," and "good" by approximately 32.9 percent and 30.6 percent respectively. The group of "somewhat good," "neither poor nor good," "somewhat poor," and "poor" is 15.3, 5.9, 7.1 and 8.2 percent respectively. The average score of preference is 5.52 considering as highly appreciated.
- Updated information. Most respondents answered "good," and "very good" by approximately 37.6 percent and 34.1 percent respectively. The group of "somewhat good," "neither poor nor good," "somewhat poor," and "poor" is 14.1, 5.9, 7.1 and 1.2 percent respectively. The average score of preference is 5.82 considering as highly appreciated.
- Flexibility. Most respondents answered "somewhat good," and "good" by approximately 44.7 percent and 37.6 percent respectively. The group of "very good," "Somewhat poor," and "poor" is 15.1, 1.2, and 1.2 percent respectively. The average score of

preference is 5.62 considering as highly appreciated.

Table 5. Customer Preferences toward Claims System without the Internet

Description	Preferences							Means	Summary
	Very poor	Poor	Somewhat poor	Neither poor nor good	Somewhat good	Good	Very good		
	N/ %	N/ %	N/ %	N/ %	N/ %	N/ %	N/ %		
Over all	-	-	4/ 4.7	2/ 2.4	8/ 9.4	48/ 56.5	23/ 27.1	5.99	High
Response time	-	7/ 8.2	6/ 7.1	5/ 5.9	13/ 15.3	26/ 30.6	28/ 32.9	5.52	High
Updated information	-	1/ 1.2	6/ 7.1	5/ 5.9	12/ 14.1	32/ 37.6	29/ 34.1	5.82	High
Flexibility	-	1/ 1.2	1/ 1.2	-	38/ 44.7	32/ 37.6	13/ 15.3	5.62	High

Customer Preferences toward Claims System via the Internet

The customer preference towards the Claims System without the Internet from the question 6 (see table 6) by the 85 respondents can be explained as follows:

- Over all. The respondents answered the most with "very good" by approximately 68.2 percent followed by the "good" of 29.4 percent, and the "somewhat good" of 2.4 percent respectively. The average score of preference is 6.66 considering as highly appreciated.
- Response time. The respondents answered the most with "good" by approximately 62.4 percent followed by the "very good" of 27.1 percent, and the "somewhat good" of 10.6 percent respectively. The average score of preference is 6.16 considering as highly appreciated.
- Updated information. The respondents answered the most with "good" by approximately 64.7 percent followed by the "very good" of 34.1 percent, and the "somewhat good" of 1.2 percent respectively. The average score of preference is 6.33 considering as highly appreciated.

- Flexibility. The respondents answered the most with "good" by approximately 55.3 percent followed by the "very good" of 38.8 percent, and the "somewhat good" of 4.7 percent respectively. The average score of preference is 6.35 considering as highly appreciated.

Table 6. Customer Preferences toward Claims System via the Internet

Description	Preferences							Means	Summary
	Very poor	Poor	Somewhat poor	Neither poor nor good	Somewhat good	Good	Very good		
	N/ %	N/ %	N/ %	N/ %	N/ %	N/ %	N/ %		
Over all	-	-	-	-	2/ 2.4	25/ 29.4	58/ 68.2	6.66	High

Table 6. Customer Preferences toward Claims System via the Internet (Continue)

Description	Preferences							Means	Summary
	Very poor	Poor	Somewhat poor	Neither poor nor good	Somewhat good	Good	Very good		
	N/ %	N/ %	N/ %	N/ %	N/ %	N/ %	N/ %		
Response time	-	-	-	-	9/ 10.6	53/ 62.4	23/ 27.1	6.16	High
Updated information	-	-	-	-	1/ 1.2	55/ 64.7	29/ 34.1	6.33	High
Flexibility	-	-	-	-	4/ 4.7	47/ 55.3	33/ 38.8	6.35	High

Customer Opinions toward Claims System without the Internet

The customer opinion towards the Claims System without the Internet from the question 7, 8, and 11 (see table 7) by the 85 respondents can be explained as follows:

- Claims System without the Internet can save customer's times. The respondent with "strongly agree" group is the most with 32.9 percent following by "disagree" 24.7 percent. The "agree," and "neither agree nor disagree" are 23.5, and 18.8 percent respectively. The average score for the comments is 3.65 considering as highly agreed opinion.
- Claims System without the Internet help customer performs better. The respondent with "strongly disagree," and "disagree" group are the same with 32.9 percent. The "strongly agree," "agree," and "neither agree nor disagree" are 8.2, 12.9, and 12.9 percent respectively. The average score for the comments is 2.31 considering as lowly agreed opinion.
- Company should continue provide Claims System without the Internet. The respondent with "strongly disagree" group is the most with 51.8 percent following by "disagree" 31.8 percent and "neither agree nor disagree" 16.5 percent respectively. The average score for the comments is 1.65 considering as lowly agreed opinion.

Table 7. Customer Opinions toward Claims System without the Internet

Claims System without the Internet	Opinions					Means	Summary
	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree		
	N/ %	N/ %	N/ %	N/ %	N/ %		
Can save your times	-	21/ 24.7	16/ 18.8	20/ 23.5	28/ 32.9	3.65	High
Help you perform better	28/ 32.9	28/ 32.9	11/ 12.9	11/ 12.9	7/ 8.2	2.31	Low
Should be continue provided by the company	44/ 51.8	27/ 31.8	14/ 16.5	-	-	1.65	Low

Customer Opinions toward Claims System via the Internet

The customer opinion towards the Claims System without the Internet from the question 9, 10, and 12 (see table 8) by the 85 respondents can be explained as follows:

- Claims System via the Internet can save customers time. The respondent with "agree" group is the most with 47.1 percent following by "strongly agree" 43.5 percent. The "neither agree nor disagree" is 9.4 percent. The average score for the comments is 4.34 considering as highly agreed opinion.
- Claims System via the Internet help customer performs better. The respondent with "agree" group is the most with 62.4 percent. The "strongly agree," and "neither agree nor disagree" are 34.1, and 3.5 percent respectively. The average score for the comments is 4.31 considering as highly agreed opinion.
- Company should continue provide and develop Claims System via the Internet. The respondent with "agree" group is the most with 49.4 percent following by "strongly agree" 45.9 percent and "neither agree nor disagree" 4.7 percent respectively. The average score for the comments is 4.41 considering as highly agreed opinion.

Table 8. Customer Opinions toward Claims System via the Internet

Claims System via the Internet	Opinions					Means	Summary
	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree		
	N/ %	N/ %	N/ %	N/ %	N/ %		
Can save your times	-	-	8/ 9.4	40/ 47.1	37/ 43.5	4.34	High
Help you perform better	-	-	3/ 3.5	53/ 62.4	29/ 34.1	4.31	High
Should be continued developed by the company	-	-	4/ 4.7	42/ 49.4	39/ 45.9	4.41	High

Hypothesis Testing

In this study, there are four hypotheses for fact finding regarding the project purpose as follows:

H_1: The assessment for claims system without the Internet is positive.

H_2: The assessment for claims system via the Internet is positive.

H_3: The claims system via the Internet can help customers perform better.

H_4: The claims system via the Internet can help customers save times.

Testing

H_0: The assessment for claims system without the Internet is negative. ($\mu \leq 4$)

H_1: The assessment for claims system without the Internet is positive. ($\mu > 4$)

By using the data on question 5, the t-test statistical analysis is used to test the hypothesis (see table 9).

Table 9. T-test Statistical Analysis for Hypothesis 1

Claims System without the Internet	Test Value = 4					
	t_{cal}	Df	Sig. (2-tailed)	Mean	95% Confidence Interval of the Difference	
					Lower	Upper
Over all	19.40	84	.000	5.99	1.78	2.19
Response time	8.91	84	.000	5.52	1.18	1.86
Updated information	13.60	84	.000	5.82	1.56	2.09
Flexibility	17.16	84	.000	5.62	1.44	1.81

From the table above, the t-test results from the SPSS were generated for two-tailed analysis. We test the hypothesis that the mean preferences rating exceeds 4.0, the neutral value on a seven-point scale, at a significance level of $\alpha = 0.05$. For one-tailed analysis, we will reject null hypothesis when $t_{cal} > t_{0.05, 84}$ (1.66) or Sig (2-tailed)/2 < α and $t_{cal} > 0$. Result of the hypotheses testing can be explained by four dependent variables as follows:

- Overall, t_{cal} is equal to 19.40 (greater than 1.66), or Sig (2-tailed)/2 is equal to 0.00 (less than

0.05), and t_{cal} (19.4) is greater than 0. Hence, the null hypothesis is rejected or the assessment for claims system without the Internet is positive.

- Response time. t_{cal} is equal to 8.91 (greater than 1.66), or Sig (2-tailed)/2 is equal to 0.00 (less than 0.05), and t_{cal} (8.91) is greater than 0. Therefore, the null hypothesis is rejected or the assessment for claims system without the Internet is positive.

- Updated information. t_{cal} is equal to 13.60 (greater than 1.66), or Sig (2-tailed)/2 is equal to 0.00 (less than 0.05), and t_{cal} (13.60) is greater than 0. Hence, the null hypothesis is rejected or the assessment for claims system without the Internet is positive.

- Flexibility. t_{cal} is equal to 17.16 (greater than 1.66), or Sig (2-tailed)/2 is equal to 0.00 (less than 0.05), and t_{cal} (17.16) is greater than 0. Hence, the null hypothesis is rejected or the assessment for claims system without the Internet is positive.

H_0: The assessment for claims system via the Internet is negative. ($\mu \leq 4$)

H_2: The assessment for claims system via the Internet is positive. ($\mu > 4$)

From data on question 6, the t-test statistical analysis is used to test the hypothesis (see table 10).

Table 10. T-test Statistical Analysis for Hypothesis 2

Claims System via the Internet	Test Value = 4					
	t_{cal}	Df	Sig. (2-tailed)	Mean	95% Confidence Interval of the Difference	
					Lower	Upper
Over all	46.74	84	.000	6.66	2.55	2.77
Response time	33.57	84	.000	6.16	2.04	2.29
Updated information	43.18	84	.000	6.33	2.22	2.44
Flexibility	37.70	84	.000	6.35	2.22	2.47

From the table above, the t-test results from the SPSS were generated for two-tailed analysis. We test the hypothesis that the mean preferences rating exceeds 4.0, the neutral value on a seven-point scale, at a significance

level of $\alpha = 0.05$. For one-tailed analysis, we will reject null hypothesis when $t_{cal} > t_{0.05, 84}$ (1.66) or Sig (2-tailed)/2 $< \alpha$ and $t_{cal} > 0$. Result of the hypotheses testing can be explained by four dependent variables as follows:

- Overall, t_{cal} is equal to 46.74 (greater than 1.66), or Sig (2-tailed)/2 is equal to 0.00 (less than 0.05), and t_{cal} (46.74) is greater than 0. Hence, the null hypothesis is rejected or the assessment for claims system via the Internet is positive.

- Response time. t_{cal} is equal to 8.91 (greater than 1.66), or Sig (2-tailed)/2 is equal to 0.00 (less than 0.05), and t_{cal} (8.91) is greater than 0. Therefore, the null hypothesis is rejected or the assessment for claims system via the Internet is positive.

- Updated information. t_{cal} is equal to 13.60 (greater than 1.66), or Sig (2-tailed)/2 is equal to 0.00 (less than 0.05), and t_{cal} (13.60) is greater than 0. Hence, the null hypothesis is rejected or the assessment for claims system via the Internet is positive.

- Flexibility. t_{cal} is equal to 17.16 (greater than 1.66), or Sig (2-tailed)/2 is equal to 0.00 (less than 0.05), and t_{cal} (17.16) is greater than 0. Hence, the null hypothesis is rejected or the assessment for claims system via the Internet is positive.

H_0: The claims system via the Internet cannot help customers perform better. ($\mu \leq 3$)

H_3: The claims system via the Internet can help customers perform better. ($\mu > 3$)

By using the data on question 10, the t-test statistical analysis is used to test the hypothesis (see table 11).

Table 11. T-test Statistical Analysis for Hypothesis 3

Claims System via the Internet	Test Value = 3					
	t_{cal}	Df	Sig. (2-tailed)	Mean	95% Confidence Interval of the Difference	
					Lower	Upper
Help customers perform better	22.50	84	.000	4.31	1.19	1.42

From the table above, the t-test results from the SPSS were generated for two-tailed analysis. We test the hypothesis that the mean opinion rating exceeds 3.0, the neutral value on a five-point scale, at a significance level of $\alpha = 0.05$. For one-tailed analysis, we will reject null hypothesis when $t_{cal} > t_{0.05, 84}$ (1.66) or Sig (2-tailed)/2 $< \alpha$ and $t_{cal} > 0$. From this result table, t_{cal} is equal to 22.50 (greater than 1.66), or Sig (2-tailed)/2 is equal to 0.00 (less than 0.05), and t_{cal} (22.50) is greater than 0. Hence, the null hypothesis is rejected or the claims system via the Internet can help customers perform better.

H_0: The claims system via the Internet cannot help customers save times. ($\mu \leq 3$)

H_4: The claims system via the Internet can help customers save times. ($\mu > 3$)

By using the data on question 9, the t-test statistical analysis is used to test the hypothesis (see table 12).

Table 12. T-test Statistical Analysis for Hypothesis 4

Claims System via the Internet	Test Value = 3					
	t_{cal}	Df	Sig. (2-tailed)	Mean	95% Confidence Interval of the Difference	
					Lower	Upper
Help customers save times	19.13	84	.000	4.34	1.20	1.48

From the table above, the t-test results from the SPSS were generated for two-tailed analysis. We test the hypothesis that the mean opinion rating exceeds 3.0, the neutral value on a five-point scale, at a significance level of $\alpha = 0.05$. For one-tailed analysis, we will reject null hypothesis when $t_{cal} > t_{0.05, 84}$ (1.66) or Sig (2-tailed)/2 $< \alpha$ and $t_{cal} > 0$. From this result table, t_{cal} is equal to 19.13 (greater than 1.66), or Sig (2-tailed)/2 is equal to 0.00 (less than 0.05), and t_{cal} (19.13) is greater than 0. Therefore, the null hypothesis is rejected or the claims system via the Internet can help customers save times.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

The purpose of this project is to determine NAT Customer Preferences for using claims system via the Internet and can be categorized as follows:

- To determine if using claims system via the Internet will increase the satisfaction of customers in terms of preferences comparing to claims system without the Internet.
- Should company continue to develop new tools of claims system via the Internet for customers?

This study was conducted from March 1st through April 15th 2005. The data were collected by personal interview at the company. One hundred fifty questionnaires were handed out to respondents participating in the survey. Although one hundred twenty questionnaires were returned, but only eighty five were useable since only eighty five respondents have never had any bad experience using the Internet. The questionnaire was divided into four main sections:

- The use of the Internet experience.
- Identifying the types of claims system, whether he or she is satisfied with company's offered.

- Determining important/ performance of the claims system.
- Demographic information about the customers.

In analyzing the data, percentage, and average means were used to explain demographical information of the respondents. Descriptive statistics, the Hypothesis Testing, T-test, was used for testing the hypothesis.

Conclusions

Demographical Data of the Samples

From the total of hundred twenty respondents, only eighty five have never had any bad experience using the Internet. They were comprised of 65.9 percent male and 34.1 percent female. Most of them are in the age range of 26- 35 followed by the range of 36- 45, and 46- 55. Most of them had been company's customer for 4-6 years. Furthermore, most of them had bachelor degree or College graduated.

Customer Preferences toward Claims System without the Internet

The customer preferences toward Claims System without the Internet were concluded to be in the high degree. The respondents were most satisfies with the system in term of updated information.

Customer Preferences toward Claims System via the Internet

The customer preferences toward Claims System via the Internet were concluded to be in the high degree as well. The respondents were most satisfies with the system in term of response time, updated information, and flexibility.

Customer Opinions toward Claims System without the Internet

The Customer Opinions toward Claims System without the Internet were concluded to be in the low degree. Although a majority of the respondents agreed that Claims System without the Internet can save their times, but they disagreed that the system can help them perform better. Furthermore, most of the respondents also disagreed that company should continue provide this system.

Customer Opinions toward Claims System via the Internet

The Customer Opinions toward Claims System via the Internet were concluded to be in the high degree. Not only a majority of the respondents agreed that Claims System via the Internet can save their times, but they also agreed that the system can help them perform better. Moreover, most of the respondents also agreed that company should continue and develop this system.

T-test analysis data obtained through the SPSS program revealed the following information

- There was a positive assessment for claims system without the Internet.
- There was a positive assessment for claims system via the Internet.
- The claims system via the Internet can help customers perform better.
- The claims system via the Internet can help customers save times.

Implications

It is important to identify all those individuals and entities that would be affected by the use of the proposed Internet system in processing claims. The consumer, the claim representative, the insurance carrier, and the government all have concerns regarding any changes that are brought about by the introduction of the Internet. The Internet claims system changes this process by adding convenience, reducing time, providing accuracy and saving costs.

By making the claims process available on the Internet, an insured or claimant, at a convenient time,

would be able to provide the claims adjuster updated information regarding the status of an injury or property claim. From the insurance company's perspective, the consumer has proactively initiated a status update; preventing the employee from making numerous contact attempts to obtain this updated information. The Internet usage allows the insurance carrier to provide customers and employees a means of communicating without restricting each other to conflicting schedules. From the government's perspective, the Internet's usage can easily be documented to verify compliance with insurance regulations.

The Internet claims system allows to and fro processes, such as the investigation and evaluation, to be handled faster, as information is received immediately. There is no downtime waiting for postal service, etc. The consumer benefits from the increased claim processing by receiving claim payment sooner. This speed enhancement provides an insurance company employee more time to handle other tasks and take on additional responsibilities. The insurance carriers are able to assign more claims and realize more productivity from employees. The more quickly claims are opened, processed, and closed, the more likely

they will satisfy government concerns that claims are processed in a timely manner.

The accuracy realized from the capabilities of the Internet claims system allows the customer data to be incontrovertible, leaving no room for misinterpretation. It is common practice that when discussing liability issues, a policyholder may later deny statements they have made to avoid an increase in policy premium rates due to an adverse liability decision. The Internet claims system would prevent such disputes, as the individuals who entered the data could not deny the information they entered into the system. The employee would be able to evaluate claims more fairly, as all data presented would be accurate and less time would be spent attempting to verify the accuracy, as is often the case when handling claims. The more accurate the claims file, the less likely a government audit would result in penalties or fines levied against the company, as the system would clearly show that the investigation and contacts had been made properly.

The cost savings realized by the Internet claims system would be seen in several different ways. When the insurance companies are able to save money, the consumer may benefit from lower insurance premiums. The claim

representative's performance is often based upon the ability to control expenses and lower indemnity costs. By reducing these costs through more efficient, timely, and accurate investigations, the likelihood of better pay becomes a reality by meeting corporate financial targets. With lower costs, the insurance company may be able to provide more products and services at a lower cost to the consumer. When cost decrease, profits generally increase, making the passage of rate reductions for the insurance carrier easier to pass through state government regulatory agencies.

The desires of the customers must be considered when implementing a system designed to satisfy the consumer's needs and as the technology age offers the tools to provide more efficient customer service, the insurance industry must consider the positive and negative attributes that are inherent in any major business decision.

The claims process can be a frustrating experience for both the employee and the consumer, in addition to increasing the costs of the investigating and evaluating. The Internet claims system can eliminate the need for repetitive tasks and reduce the reliance upon a paper system, helping to speed the flow of information and

increase efficiency. The faster a claim is resolved, the happier the customer becomes which results in improved customer service.

Insurance executives also acknowledge the value of technology in allowing a company to reduce costs, improve efficiencies and increase customer satisfaction. They also admit the inability to meet the challenges of the information technology age due to a combination of a lack of trained professionals and the continually evolving technology, which may become outdated within a matter of months.

Recommendations

The result of this study can be summarized as customers having good experiences in both claim systems. However, there was low agreed opinion for company to continue provide the claims system without the Internet. In contrast, the respondents supported the company to continue to develop the claims system via the Internet. Although the lowly agreed opinion for company to continue provide the claims system without the Internet was revealed for this study, the company should also consider other factors, such

as, competitor's strategies, industry's trend., etc. before making any decisions.

Furthermore, future research should be conducted and expand upon the cost factors and whether it is economically feasible to implement a program that could change with the advances that make existing technologies obsolete.

Finally, it would be advantageous to consider the methods of implementation. Once an insurance company decides that the Internet is the path it wishes to take, it must review the avenues it will utilize to create an Internet site that will be properly installed, updated and maintained.

APPENDIX A

QUESTIONNAIRE

QUESTIONARIE

Dear Respondents,

The following questionnaire is designed to collect data for a research paper in customer preference of using claims system via the Internet at National Insurance Company Limited as a partial requirement to fulfill a Master degree in Integrated Marketing Communication. All responses are confidential and will be used for the study purposes only.

Your time and responses are greatly appreciated. The result of this study will be utilized to improve the claims system's service quality, and future references.

Best Regards,

Kunthorn Baosuwan
Graduate Student
California State University, San Bernardino

Part I

1. Where do you have Internet access?

__Home __Work __Both

2. What type of Internet access you have?

__Dial-up __ADSL __Cable __Satellite __Others

3. Are you comfortable using the Internet?

__Yes __No

4. Do you have any bad experience using the Internet?

(*please choose the most important one only*)

__Yes (the Internet connection was lost)

__Yes (the website was down)

__Yes (the computer virus)

__Yes (others_____)

__No

Part II

5. What do you think about the *Claims System (without the Internet)* that you already used?

(1 = Very Poor, 2 = Poor, 3 = Somewhat poor, 4 = Neither poor nor good, 5 = Somewhat good, 6 = good, 7 = Very good)

o Over all	1	2	3	4	5	6	7
o Response time	1	2	3	4	5	6	7
o Updated information	1	2	3	4	5	6	7
o Flexibility	1	2	3	4	5	6	7

6. What do you think about the *Claims System via the Internet* that you already used?

(1 = Very Poor, 2 = Poor, 3 = Somewhat poor, 4 = Neither poor nor good, 5 = Somewhat good, 6 = good, 7 = Very good)

o Over all	1	2	3	4	5	6	7
o Response time	1	2	3	4	5	6	7
o Updated information	1	2	3	4	5	6	7
o Flexibility	1	2	3	4	5	6	7

Part III

List below are different opinion about the Claims System. Please indicate how strongly you agree or disagree with each by using the following scale:

1= Strongly disagree 2= Disagree
3= Neither agree nor disagree 4= Agree
5=Strongly agree

7. Claims System(without the Internet) can save your times.	1	2	3	4	5
8. Claims System(without the Internet) help you perform better.	1	2	3	4	5
9. Claims System (via the Internet) can save your times.	1	2	3	4	5
10. Claims System (via the Internet) help you perform better.	1	2	3	4	5
11. Company should continue provide Claims System (without the Internet).	1	2	3	4	5
12. Company should continue and develop Claims System (via the Internet).	1	2	3	4	5

Part IV

13. What is your age?

__17-25 __26-35 __36-45 __46-55 __Over 55

14. What is your gender?

__Male __Female

15. How long have you been our customers?

__Less than 6 months __1-3 years __More than 6 years
__6 months - 1-year __4-6 years

16.What is the highest level of education you have completed?

__ High school diploma or less __ Master's degree

__ Some College/College graduated

__ Others(specify)_____

แบบสอบถาม

เรียน ผู้ตอบแบบสอบถาม,

แบบสอบถามนี้จัดทำมาเพื่อเก็บข้อมูลสำหรับงานวิจัยในด้านความคิดเห็นเกี่ยวกับการใช้บริการระบบการเรียกร้องค่าสินไหมทดแทนผ่านทางอินเตอร์เน็ตของบริษัทธนชาติประกันภัยจำกัด ข้อมูลที่ได้รับจากการศึกษาครั้งนี้ จะนำไปใช้เป็นส่วนหนึ่งในการทำวิทยานิพนธ์ทางด้าน Integrated Marketing Communication. ข้อมูลทุกอย่างถือเป็นความลับและใช้เพื่อผลทางการศึกษาเท่านั้น

ขอขอบคุณอย่างสูง

กุลธร เบ้าสุวรรณ
นักศึกษาปริญญาโท
California State University, San Bernardino

ส่วนที่ 1

1. คุณใช้อินเตอร์เน็ตโดยส่วนใหญ่จากสถานที่ใด?

__บ้าน __ที่ทำงาน __ทั้งบ้านและที่ทำงาน

2. โปรดระบุประเภทการใช้บริการของการต่อใช้งานอินเตอร์เน็ต?

__Dial-up __ADSL __Cable __Satellite
__Others

3. คุณรู้สึกสะดวกในการใช้งานอินเตอร์เน็ตหรือไม่?

__ใช่ __ไม่

4. คุณเคยประสบการณ์ที่เลวร้ายในการใช้อินเตอร์เน็ตหรือไม่? (*โปรดเลือกที่สำคัญที่สุดเพียงข้อเดียว*)

__ใช่ (the Internet connection was lost)

__ใช่ (the website was down)

__ใช่ (the computer virus)

__ใช่ (others_____)

__ไม่

ส่วนที่ 2

5. คุณคิดอย่างไรกับระบบการเรียกร้องค่าสินไหมทดแทนแบบทั่วไป *Claims System (without the Internet)* ที่คุณได้ใช้งาน?

(1 = แย่มาก, 2 = แย่, 3 = แย่เล็กน้อย, 4 = ปานกลาง, 5 =ค่อนข้างดี, 6 = ดี, 7 = ดีมาก)

○ โดยทั่วไปทั้งระบบ	1	2	3	4	5	6	7
○ ระยะเวลาการตอบสนอง	1	2	3	4	5	6	7
○ การปรับปรุงข้อมูลข่าวสาร	1	2	3	4	5	6	7
○ ความยืดหยุ่น, สะดวกใช้งาน	1	2	3	4	5	6	7

6. คุณคิดอย่างไรกับระบบการเรียกร้องค่าสินไหมทดแทนแบบใช้งานผ่านอินเตอร์เน็ต *Claims System (via the Internet)* ที่คุณได้ใช้งาน?
(1 = แย่มาก, 2 = แย่, 3 = แย่เล็กน้อย, 4 = ปานกลาง, 5 =ค่อนข้างดี, 6 = ดี, 7 = ดีมาก)

○ โดยทั่วไปทั้งระบบ	1	2	3	4	5	6	7
○ ระยะเวลาการตอบสนอง	1	2	3	4	5	6	7
○ การปรับปรุงข้อมูลข่าวสาร	1	2	3	4	5	6	7
○ ความยืดหยุ่น, สะดวกใช้งาน	1	2	3	4	5	6	7

ส่วนที่ 3
โปรดแสดงความคิดเห็นเกี่ยวกับระบบการเรียกร้องค่าสินไหมทดแทนตามลำดับความเห็นด้วยในเรื่องต่างด้านล่าง:
(1= ไม่เห็นด้วยอย่างยิ่ง 2= ไม่เห็นด้วย 3= เฉยๆ 4= เห็นด้วย 5=เห็นด้วยอย่างยิ่ง)

7. ระบบการเรียกร้องค่าสินไหมทดแทนแบบทั่วไป- สามารถทุ่นเวลาของท่าน	1	2	3	4	5
8. ระบบการเรียกร้องค่าสินไหมทดแทนแบบทั่วไป- สามารถช่วยท่านให้ดำเนินการดีขึ้น	1	2	3	4	5
9. ระบบการเรียกร้องค่าสินไหมทดแทนแบบใช้งาน- ผ่านอินเตอร์เน็ตสามารถทุ่นเวลาของท่าน	1	2	3	4	5
10. ระบบการเรียกร้องค่าสินไหมทดแทนแบบใช้งาน - ผ่านอินเตอร์เน็ตสามารถช่วยท่านให้ดำเนินการดีขึ้น	1	2	3	4	5

11. บริษัทยังควรให้บริการระบบการเรียกร้อง- ค่าสินไหมทดแทนแบบทั่วไปต่อไป 1 2 3 4 5

12. บริษัทยังควรให้บริการระบบการเรียกร้อง- ค่าสินไหมทดแทนแบบใช้งานผ่านอินเตอร์เน็ตต่อไป 1 2 3 4 5

ส่วนที่ 4

13. โปรดระบุอายุของท่าน?

__17-25 __26-35 __36-45 __46-55 __มากกว่า 55

14. โปรดระบุเพศของท่าน?

__ชาย __หญิง

15. โปรดระบุระยะเวลาการใช้บริการกับทางบริษัทเรา?

__น้อยกว่า 6 เดือน __1-3 ปี __มากกว่า 6 ปี

__6 เดือน – 1ปี __4-6 ปี

16. โปรดระบุการศึกษาขั้นสูงสุดของท่าน?

__ อนุปริญญาหรือต่ำกว่า __ ปริญญาโท

__ ปริญญาตรี __ อื่นๆ (โปรดระบุ)_____

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